

The Chalkboard

"People Helping People, Together We're Better"

APRIL 2022 NEWSLETTER



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

HOLIDAYS 2022

The credit union will be closed
on the following days:

Memorial Day Monday, May 30

Juneteenth Day..... Monday, June 20

Spring says there is always
new beginnings just like
our new computer system.
Please check out our new
Home Banking and Mobile
Banking App.

ANNUAL MEETING!!!!



Spring into the Season with our Annual Meeting. Please celebrate Spring and enjoy fellowship with other credit union members. Alcose Credit Union's 71st Annual Meeting will be held on April 24, 2022. Enjoy great food, prizes, and fun. We will hold our Chinese Auction immediately following the meeting. All proceeds from the auction will be sent to St. Jude's Children's Hospital. We will also raffle off our grand prize, which is an Amazon Fire HD 10 tablet, 10.1", 1080 p Full HD, 32 GB.

Please register me for the 71st Annual Meeting on April 24, 2022

Number of Adults Members \$18.00 • Guests \$21.00
 Number of Children 6 - 10 yrs \$8.00 • Under 5 yrs - free
 My check is enclosed Please debit my account
 Name _____
 Member Number: _____

So, bring your appetite to Salvatore's on April 24, 2022. The brunch buffet will begin at 12:00 p.m. and features an omelet station. Make your reservations today! If you have any dietary restrictions, please let us know when making your reservations. Salvatore's is located at 5001 Curry Road, Pittsburgh, PA 15236.

Either cut out the registration form above and mail it in to one of our offices, or call the office at 412-673-2450 or 412-881-8871 to make your reservations. (Photos from previous meeting may be viewed on our website.)



WHITE OAK BRANCH

Empire Building, Suite 101
3001 Jacks Run Road
White Oak, PA 15131-2555

Phone: 412-673-2450 • Fax: 412-673-2483

OFFICE HOURS:

Monday - Friday 8:00 am - 4:30 pm



CREDIT UNION

Federally insured
by NCUA



CARRICK BRANCH

1732 Brownsville Road
Pittsburgh, PA 15210

Phone: 412-881-8871 • Fax: 412-884-5991

OFFICE HOURS:

Mon. - Wed. & Fri., 9:00 am - 4:00 pm
Thursday 9:00 am - 5:00 pm

VISIT US ON THE WEB @ www.alcosecu.com

SERVICES

Many members have remarked that they were unaware of all of our services. The credit union is constantly working to add services and improve existing services.

The following is a list of the services we presently offer for all members:

- Regular Share Accounts (savings)
- Share Draft Accounts (checking)
- Christmas Clubs
- Vacation Clubs
- Summer Savings Clubs
- Share Certificates
- IRA's
- VISA Credit Cards
- VISA Debit Cards
- Payroll Deduction
- Direct Deposit
- Personal Loans
- New & Used Vehicle Loans
- Classic Car Loans
- RV Loans
- Extended Vehicle Warranty
- Health Insurance
- Auto Insurance
- Home Insurance
- Life & AD&D Insurance
- Bill Consolidation Loans
- Share Secured Loans
- First Mortgages
- Student Loans
- Pet Loans
- Periodic Loan Specials
- Better Choice Loans
- No Credit Check Loans
- Credit Disability Insurance
- Credit Life Insurance
- Home Banking
- BillPay
- E-Statements
- Shared Branching
- Overdraft Protection
- Notary Services
- Financial Counseling
- Kids' Savings Club
- Teens' Savings Club
- Seniors' Savings Club
- Coindexter Club for Kids
- Reality Fairs for Teens
- Mobile Banking
- Remote check Deposit
- Pay Moli
- Debit card mobile alerts
- Charge watch mobile for credit cards

DORMANT ACCOUNTS

Credit Union accounts are considered dormant when there has been no activity or contact with the Credit Union for 2 years. The Credit Union has to pay maintenance fees on these accounts despite the fact that there has been no activity. The maintenance fee on dormant accounts with balances of \$200 or less is \$5.00 per month to help cover the cost of maintaining these accounts.



Please keep in mind that if an account remains dormant for 3 years, the state of Pennsylvania considers the money in the account to be Unclaimed Property under the Escheat Law. At that time, the Credit Union is obligated by law to forward the money to the state. Due to all costs involved, the Credit Union will assess a \$50 Escheat Fee against the account before remitting the balance to the state of Pennsylvania.

TAX LOAN SPECIAL

\$500.00 to \$5,000.00

12 months @ 3.99% APR

18 months @ 4.25% APR

(MUST MEET QUALIFICATIONS GUIDELINES FOR ALL LOANS.)



Call or come in to the office to apply.

LOAN SPECIAL RUNS THRU 5/31/2021

GAP INSURANCE

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your auto insurance company usually covers the replacement value. However, there may still be a gap in your loan balance not covered by the insurance settlement. This can amount to thousands of dollars.

With Guaranteed Asset Protection, **your remaining loan balance could be paid in full**, saving you months of payments on a vehicle you no longer own. You can add the coverage to any car financed with Alcose Credit Union. Please contact us for a quote.

Apply today for our . . .

VISA CREDIT CARD!



- NO ANNUAL FEE
- FIXED **8.9%** APR ON BOTH PURCHASES AND CASH ADVANCES

Call the office for an application.

OVERDRAFT PROTECTION NOW AVAILABLE

Call the Credit Union for details.

HOME BANKING, BILLPAY AND E-STATEMENTS ARE ONLINE AT . . .

www.alcosecu.com